

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re: N. & V. Montecillo

Case No.: 17-22147-RG

Chapter: 7

Judge: Hon. Rosemary Gambardella

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**NOTICE OF PROPOSED COMPROMISE or SETTLEMENT OF CONTROVERSY**

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Benjamin A. Stanziale, Jr., Trustee, in this case proposes a compromise, or to settle a claim and/or action as described below. If you object to the settlement or compromise, you must file a written objection with the Clerk of the United States Bankruptcy Court, and serve it on the person named below not later 7 days before the hearing date.

Address of the Clerk:	Jeanne A. Naughton, Clerk United States Bankruptcy Court 50 Walnut Street Newark, New Jersey 07102
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If an objection is filed, a hearing will be held before the **Honorable Rosemary Gambardella** on **October 23, 2018 at 10:00 a.m.** at the United States Bankruptcy Court, Courtroom no. 3E. (hearing to be scheduled for at least 28 days from the date of the filing of the notice). If no objection is filed the clerk will enter a *Certification of No Objection* and the settlement may be completed as proposed.

<p><b>Nature of action:</b> Prior to the filing of this Bankruptcy, the Debtors transferred \$20,000.00 from a retirement account to their personal checking account. Thereafter, the Debtors transferred the \$20,000.00 from their personal account to a new retirement account. The trustee has alleged the transfer from the personal account to the new retirement account is a fraudulent conveyance.</p>
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<p><b>Pertinent terms of settlement:</b> The Debtors have agreed to settle the potential fraudulent conveyance action for the sum of \$12,500.00 to be paid within 10 days of filing this notice the settlement. The settlement shall be in full and final settlement of all claims against the Debtors for this for fraudulent conveyance. Due to the potential defenses which the debtors may assert as well as the cost of litigating this matter, the trustee deems the settlement to be fair and reasonable.</p>
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Objections must be served on, and requests for additional information directed to:

Name: Benjamin A. Stanziale, Jr., Trustee

Address: 29 Northfield Avenue, Suite 201, West Orange, New Jersey 07052

Telephone No.:(973) 731-9393

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Nigel J. Montecillo  
 Vilma C. Montecillo  
 Debtors

Case No. 17-22147-RG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf905

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: Sep 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2018.

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 516880607  
 516880608  
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 516880613  
 +Nigel J. Montecillo, Vilma C. Montecillo, 35 Bobolink Court, Wayne, NJ 07470-2065  
 +Stanziale & Stanziale, P.C., 29 Northfield Ave., Ste. 201, West Orange, NJ 07052-5358  
 +American Express Bank, FSB, 4315 South 2700 West, Salt Lake City, UT 84184-0002  
 +American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 +Bank of America, NA, 100 North Tryon Street, Charlotte, NC 28202-4031  
 +Best Egg Loans, 1523 Concord Pike, Suite 302, Wilmington, DE 19803-3654  
 +Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083  
 +Cedarcrest Property Mgmt, 91 Clinton Road, #2d, Fairfield, NJ 07004-2913  
 +Chase Card Services, Cardmember Service, Box 1423, Charlotte, NC 28201-1423  
 +Citi Cards, Box 9001016, Louisville, KY 40290-1016  
 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 +IC System, 444 Highway 96 East, Box 64378, Saint Paul, MN 55127-2557  
 +Keith Montecillo, 35 Bobolink Court, Wayne, NJ 07470-2065  
 +Kyle Montecillo, 35 Bobolink Court, Wayne, NJ 07470-2065  
 +Macy's, 9111 Duke Blvd, Mason, OH 45040-8999  
 +Marriott Vacation Club International, Box 690549, Orlando, FL 32869-0549  
 +Northstar Location Services, 4285 Genesee Street, Cheektowaga, NY 14225-1943  
 +PayPal Credit, Box 105658, Atlanta, GA 30348-5658  
 +PennyMac Loan Services, LLC, 3043 Townsgate Road, Suite 200, Westlake Village, CA 91361-3027  
 +Powers Kirn, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128  
 +Prosper Market Place Inc, 221 Main Street, #300, San Francisco, CA 94105-1909  
 +SST as servicing agent for BEST EGG, 4315 Pickett Road, Bankruptcy Department, St. Joseph, Missouri 64503-1600  
 +Sears/CBNA, Box 6282, Sioux Falls, SD 57117-6282  
 +Stonebridge at Wayne Homeowners Association, Inc., c/o Curcio Mirzaian Sirot LLC, 5 Becker Farm Road, Suite 406, Roseland, NJ 07068-1761  
 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Financial Services, Box 5855, Carol Stream, IL 60197-5855)  
 +Vital Recovery Services, LLC, Box 923747, Norcross, GA 30010-3747

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 U.S. Attorney, 970 Broad St.,  
 smg  
 +E-mail/Text: usstpreion03.ne.ecf@usdoj.gov Sep 20 2018 23:14:19 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr  
 +E-mail/PDF: gecsedirecoverycorp.com Sep 20 2018 23:18:27  
 Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021  
 516880587  
 +E-mail/Text: ally@ebn.phinsolutions.com Sep 20 2018 23:13:38 Ally Financial, Box 380901,  
 Bloomington, MN 55438-0901  
 516880591  
 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 20 2018 23:17:36 Capital One Bank,  
 4851 Cox Road, Glen Allen, VA 23060-6293  
 517377226  
 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 20 2018 23:18:06  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 516880592  
 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 20 2018 23:18:33  
 Capital One Retail Services, Box 71106, Charlotte, NC 28272-1106  
 516880596  
 E-mail/PDF: creditonebknofications@resurgent.com Sep 20 2018 23:18:13 Credit One Bank,  
 Box 60500, City of Industry, CA 91716-0500  
 516880599  
 +E-mail/Text: bnckohlsnotices@becket-lee.com Sep 20 2018 23:13:42 Kohl's/Capone, Box 3115,  
 Milwaukee, WI 53201-3115  
 516880601  
 +E-mail/Text: bk@lendingclub.com Sep 20 2018 23:14:42 Lending Club Corp.,  
 71 Stevenson Street, Ste 300, San Francisco, CA 94105-2985  
 517532869  
 +E-mail/PDF: resurgentbknofications@resurgent.com Sep 20 2018 23:18:43  
 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,  
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 517532767  
 +E-mail/PDF: resurgentbknofications@resurgent.com Sep 20 2018 23:18:42  
 PYOD, LLC its successors and assigns as assignee, of FNBM, LLC, Resurgent Capital Services,  
 PO Box 19008, Greenville, SC 29602-9008  
 517543528  
 +E-mail/Text: bncmail@w-legal.com Sep 20 2018 23:14:30 Prosper Marketplace Inc.,  
 C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 517476366  
 E-mail/Text: bnc-quantum@quantum3group.com Sep 20 2018 23:14:13  
 Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788,  
 Kirkland, WA 98083-0788  
 516881507  
 +E-mail/PDF: gecsedirecoverycorp.com Sep 20 2018 23:18:00 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 516880610  
 E-mail/PDF: gecsedirecoverycorp.com Sep 20 2018 23:18:00 Synchrony Bank, Box 960061,  
 Orlando, FL 32896-5004

District/off: 0312-2

User: admin  
Form ID: pdf905

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Sep 20, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516880611 +E-mail/PDF: gecsedirecoverycorp.com Sep 20 2018 23:17:59 TJX Rewards, Box 530948,  
Atlanta, GA 30353-0948

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Stonebridge at Wayne Homeowners Association, Inc., c/o Curcio Mirzaian Sirot LLC,  
5 Becker Farm Road, Suite 406, Roseland, NJ 07068-1761

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 22, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2018 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.  
trustee@stanzialelaw.com, nj45@ecfcbis.com  
Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com  
Daniel Heinkel on behalf of Creditor Stonebridge at Wayne Homeowners Association, Inc.  
dheinkel@cmsllc.law  
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Ralph A Ferro, Jr on behalf of Joint Debtor Vilma C. Montecillo ralphferrojr@msn.com  
Ralph A Ferro, Jr on behalf of Debtor Nigel J. Montecillo ralphferrojr@msn.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William M.E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC as servicer for  
Bank of America, N.A. ecf@powerskirn.com

TOTAL: 9